IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/645,521 Confirmation No.: 8780

Filed : August 22, 2003 Applicant : Ganesan, et al.

Title: : Electronic Bill Presentment with Centralized

Access to Bill Availability Information

Art Unit : 3624

Examiner : Vincent A. Millin Atty Docket No. : 23952-0018

Customer No. : 72386

DISCLOSURE UNDER 37 C.F.R. § 1.56

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The citation of information below and in the enclosed documents is made pursuant to 37 C.F.R. § 1.56.

Pending U.S. Patent Application No. 10/645,521 is related to the following U.S. patent application numbers:

- (1) U.S. Patent Application No. 09/017,169 (Filed 2/2/1998)
 - Non-Final Office Action mailed 10/21/1999
 - Notice of Allowance mailed 2/9/2000
- (2) U.S. Patent Application No. 09/237,657 (Filed 1/27/1999)

(Continuation of U.S. Patent Application No. 09/017,169)

- Non-Final Office Action mailed 9/12/2000
- Notice of Allowance mailed 10/15/2001
- (3) U.S. Patent Application No. 09/301,068 (Filed 4/28/1999)

(Continuation of U.S. Patent Application No. 09/017,169)

- Non-Final Office Action mailed 1/10/2000
- Non-Final Office Action mailed 5/19/2000
- Non-Final Office Action mailed 11/1/2000

Application No.: 10/645,521 Filed: August 22, 2003

Information Disclosure Statement

- Final Office Action mailed 2/5/2003
- Advisory Action mailed 4/15/2003
- Interview Summary mailed 11/24/2003
- Notice of Allowance mailed 9/28/2004
- (4) U.S. Patent Application No. 09/387,764 (Filed 7/26/1999)

(Continuation-in-Part of U.S. Patent Application No. 09/017,169)

- Non-Final Office Action mailed 4/24/2002
- Non-Final Office Action mailed 10/29/2002
- Final Office Action mailed 4/28/2003
- Advisory Action mailed 6/15/2004
- Non-Final Office Action mailed 4/6/2005
- Final Office Action mailed 1/31/2006
- Non-Final Office Action mailed 9/13/2006
- Non-Final Office Action mailed 3/16/2007
- Ex Parte Quayle Action mailed 8/10/2007
- (5) U.S. Patent Application No. 11/057,233 (Filed 2/15/2005)

(Continuation of U.S. Patent Application No. 09/301,068)

- Non-Final Office Action mailed 9/10/2007
- (6) U.S. Patent Application No. 11/059,370 (Filed 2/17/2005)

 (Continuation of U.S. Patent Application No. 11/057,233)
- (7) U.S. Patent Application No. 11/066,288 (Filed 2/28/2005)

 (Continuation of U.S. Patent Application No. 11/057,233)
- (8) U.S. Patent Application No. 11/066,293 (Filed 2/28/2005)

 (Continuation of U.S. Patent Application No. 11/057,233)

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Information Disclosure Statement

(9) U.S. Patent Application No. 11/066,458 (Filed 2/28/2005)

(Continuation of U.S. Patent Application No. 11/057,233)

(10) U.S. Patent Application No. 11/534,159 (Filed 9/21/2006)

(Continuation of U.S. Patent Application No. 11/057,233)

These Office Actions, Advisory Opinions, Examiner's Answers to Appeal Briefs, Notice

of Abandonments, and Notice of Allowances (if any) as well as additional information relating to

the prosecution history of these granted and pending patent applications may be accessible

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considers the prosecution history associated with these related patent applications and patents.

Respectfully submitted,

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Date: November 20, 2007

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Attorney Docket No.: 23952-0018

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